

Looking UP - Advocacy and Action

The NFIP on the hot seat



FEMA outlines [flood insurance reforms](#).

UP is using the federal [Freedom of Information Act \(FOIA\)](#) to obtain important data for our advocacy work on behalf of National Flood Insurance Program (NFIP) policyholders impacted by Superstorm Sandy. We began digging for information on NFIP claim appeals long before [evidence surfaced](#) that some of these claims appear to have been strategically underpaid. UP is in the business of guiding and advocating for policyholders, so we must find out whether the NFIP's claim appeal process is fair and effective. We suspect it is under-resourced and needs improvement.

After the NFIP declined to produce key pieces of information about Sandy appeals, UP [filed suit](#) seeking compliance with our FOIA requests. Gratitude to **Mark Lynch** and **Teresa Lewi** for representing UP pro bono. We await the NFIP's response.

UP continues to coordinate with **Touro Law Center, U.S. Senators Schumer and Menendez, Merlin**

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Law Group, Mostyn Law, and other advocates for flood survivors on the East Coast and in Colorado to push for reforms to the NFIP's claim and dispute resolution processes.

UP approved as an intervenor in CA

UP was recently granted approval to represent consumer interests as an intervenor in rate and form filings in California, as allowed under Proposition 103.

Helping shape insurance regulations and laws in the US



Amy Bach's poetic tribute to actuary Bob Hunter, known as the "Kohinoor diamond" of the consumer movement, drew applause at a Washington, D.C. event for the American Museum of Tort Law, a project of Ralph Nader.

Executive Director **Amy Bach** continues to advance policyholder's perspectives in her role as an Adviser to the American Law Institute's [Restatement of Liability Insurance Project](#). Thanks to hard work by Staff

Attorney **Dan Wade** and other policyholder attorneys engaged in the Project, UP is making a significant contribution to a treatise that will impact the outcome of insurance disputes for many years to come.

UP continues to build on our successful [research/report](#) collaboration with Rutgers-Camden School of Law Professor **Jay Feinman**. Stay tuned for our next report.

A proposal by UP to enact [a federal law](#) giving consumers the right to get copies of their claim files was adopted into the Consumer Federation of America (CFA) 2015 policy resolutions. Program Coordinator **Emily Cabral** attended CFA's recent [Consumer Assembly](#) in Washington D.C. UP helped pass this law in CA and CO, and hopes to get it adopted nationwide.



Amy Bach and Dan Wade offer congratulations to the Honorable Dave Jones on his re-election as California's Insurance Commissioner.

UP's [Amicus Project](#) continues to advocate for insurance consumers in courts of law throughout the U.S. Issues we've recently briefed include: post-claims underwriting, cyber liability, cosmetic damage, title insurance, good faith in settlement negotiations. States we've appeared in include: California, New York, Connecticut, Wisconsin, Louisiana and Indiana.



For updates on our advocacy work related to [ride sharing](#), credit insurance, [climate change](#) and other hot topics, visit the “[blog](#)” and [Advocacy and Action](#) sections of our website.

Our work would not be possible without the generous volunteers who donate countless hours of time doing research, drafting briefs and advising UP pro bono, or our [donors](#), and [sponsors](#). Thank you, thank you, thank you!

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